

**Information to identify the case:**

Debtor 1	John H. Murrio	Social Security number or ITIN xxx-xx-7272
	First Name Middle Name Last Name	EIN 46-5367233, 83-3415455
Debtor 2 (Spouse, if filing)	Marlene A. Murrio	Social Security number or ITIN xxx-xx-6173
	First Name Middle Name Last Name	EIN _____
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter 13 11/27/19
Case number: 19-24599-GLT		

Official Form 309I

**Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	John H. Murrio	Marlene A. Murrio
<b>2. All other names used in the last 8 years</b>		aka Marlene Kessler
<b>3. Address</b>	1931 Sleepy Hollow Road South Park, PA 15129	1931 Sleepy Hollow Road South Park, PA 15129
<b>4. Debtor's attorney</b> Name and address	Francis E. Corbett Mitchell Building – 707 304 Ross Street Pittsburgh, PA 15219-2230	Contact phone 412-456-1882  Email: <a href="mailto:fcorbett@fcorbettlaw.com">fcorbett@fcorbettlaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566  Email: <a href="mailto:cmevf@chapter13trusteewdpa.com">cmevf@chapter13trusteewdpa.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 12/17/19

**For more information, see page 2**

Debtor John H. Murrio and Marlene A. Murrio

Case number 19-24599-GLT

<b>7. Meeting of creditors</b>	<b>January 27, 2020 at 09:00 AM</b>	<b>Location:</b> 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 3/27/20</b> <b>Filing deadline: 2/5/20</b> <b>Filing deadline: 5/26/20</b>
<p><b>Deadlines for filing proof of claim:</b>  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>1/27/20 at 09:00 AM</b> , Location: <b>3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 John H. Murrio  
 Marlene A. Murrio  
 Debtors

Case No. 19-24599-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: nsha  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 47

Date Rcvd: Dec 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 19, 2019.

db/jdb +John H. Murrio, Marlene A. Murrio, 1931 Sleepy Hollow Road, South Park, PA 15129-9112  
 aty +Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1945  
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702  
 15163929 +Best Buy Credit Services, P.O. Box 790441, St. Louis, Missouri 63179-0441  
 15163930 Big's Sanitation, Inc., 4859 State Route 51 North, Rostraver, Pennsylvania 15012-4407  
 15163933 +CENLAR, P.O. Box 77404, Ewing, New Jersey 08628-6404  
 15163932 Capital One Bank - Cabela's, P.O. Box 71083, Charlotte, North Carolina 28272-1083  
 15163934 Chase (P.O. Box 15123, Wilmington, Dela, P.O. Box 15123, Wilmington, Delaware 19850-5123  
 15163935 +City and School District of Pittsburgh, Department of Finance, 414 Grant Street, Pittsburgh, Pennsylvania 15219-2409  
 15163940 +Creditech Collection Solutions, P.O. Box 99, Bangor, Pennsylvania 18013-0099  
 15163941 +Dale K. Cowher & Company LLC, 250 Mt. Lebanon Blvd., Suite 401, Pittsburgh, Pennsylvania 15234-1249  
 15163943 +Erie Insurance Co., Brennan & Clark, 721 East Madison St., Ste. 200, Villa Park, Illinois 60181-3083  
 15163944 +Estate of Mary B. Smith, Joanne Valco, Executrix, 750 Beechland Street, Homestead, Pennsylvania 15120-2902  
 15163945 +Gery Heating & Cooling, Inc., 1408 West Liberty Avenue, Pittsburgh, Pennsylvania 15226-1102  
 15163946 Global Client Solutions, LLC, 4500 S. 129th Street, Suite 175, Tulsa, Oklahoma 74134  
 15163948 Harley-Davidson Credit Corp., Dept. 15129, Palantine, Illinois 60055-5129  
 15163949 +Honorable James A. Motznik, 736 Brookline Blvd., Pittsburgh, Pennsylvania 15226-2178  
 15163952 Macy's, P.O. Box 9001094, Louisville, Kentucky 40290-1094  
 15163953 Macy's American Express Account, P.O. Box 9001108, Louisville, Arizona 40290-1108  
 15163954 +Medi-Help Medical Center, 1691 Washington Road, Pittsburgh, Pennsylvania 15228-1631  
 15163959 +PNC Bank, P.O. Box 856177, Louisville, Kentucky 40285-6177  
 15163960 Robert J. Garvin, Esquire, 1806 Frick Building, 417 Grant Street, Pittsburgh, Pennsylvania 15219

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: fcorbett@fcorbettlaw.com Dec 18 2019 03:23:21 Francis E. Corbett,  
 Mitchell Building - 707, 304 Ross Street, Pittsburgh, PA 15219-2230  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 18 2019 03:23:58 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Dec 18 2019 03:24:08  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 cr +E-mail/Text: kburkley@bernsteinlaw.com Dec 18 2019 03:24:39 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 cr +EDI: PRA.COM Dec 18 2019 08:03:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 15163942 E-mail/Text: kburkley@bernsteinlaw.com Dec 18 2019 03:24:39 Duquesne Light,  
 Payment Processing Center, P.O. Box 10, Pittsburgh, Pennsylvania 15230-0010  
 15163931 +EDI: RMSC.COM Dec 18 2019 08:04:00 BP/Synchrony Bank, P.O. Box 530942,  
 Atlanta, Georgia 30353-0942  
 15169571 EDI: CAPITALONE.COM Dec 18 2019 08:04:00 Capital One Bank (USA), N.A.,  
 by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083  
 15163936 EDI: COMCASTCBLCENT Dec 18 2019 08:04:00 Comcast, P.O. Box 3002,  
 Southeastern, Pennsylvania 19398-3002  
 15163937 EDI: WFNNB.COM Dec 18 2019 08:03:00 Comenity - The Buckle, P.O. Box 659704,  
 San Antonio, Texas 78265-9704  
 15163938 +EDI: WFNNB.COM Dec 18 2019 08:03:00 Comenity - Venus, P.O. Box 659617,  
 San Antonio, Texas 78265-9617  
 15163939 +EDI: CCS.COM Dec 18 2019 08:03:00 Credit Collection Services, 725 Canton Street,  
 Norwood, Massachusetts 02062-2679  
 15163947 EDI: PHINAMERI.COM Dec 18 2019 08:03:00 GM Financial, P.O. Box 78143,  
 Phoenix, Arizona 85062-8143  
 15163950 EDI: IRS.COM Dec 18 2019 08:04:00 Internal Revenue Service,  
 Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, Pennsylvania 19101-7346  
 15163951 +E-mail/Text: bncnotices@becket-lee.com Dec 18 2019 03:23:34 Kohl's Payment Center,  
 P.O. Box 2983, Milwaukee, Wisconsin 53201-2983  
 15163955 E-mail/PDF: MerrickBKNNotifications@Resurgent.com Dec 18 2019 03:22:23 Merrick Bank,  
 P.O. Box 660702, Dallas, Texas 75266-0702  
 15163956 +E-mail/Text: Bankruptcies@nragroup.com Dec 18 2019 03:24:47 National Recovery Agency,  
 2491 Paxton Street, Harrisburg, Pennsylvania 17111-1036  
 15163957 EDI: RMSC.COM Dec 18 2019 08:04:00 PayPal Credit Services/SYNCF, P.O. Box 960080,  
 Orlando, Florida 32896-0080  
 15163958 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 18 2019 03:23:58  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, Pennsylvania 17128-0946

District/off: 0315-2

User: nsha  
Form ID: 309I

Page 2 of 2  
Total Noticed: 47

Date Rcvd: Dec 17, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

15163961	EDI: CBS7AVE Dec 18 2019 08:03:00	Seventh Avenue, 1112 7th Avenue, Monroe, Wisconsin 53566-1364
15165023	+EDI: RMSC.COM Dec 18 2019 08:04:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15163962	+EDI: RMSC.COM Dec 18 2019 08:04:00	Synchrony Bank - Zuliliy Credit Card, 170 Election Road, Suite 125, Draper, Utah 84020-6425
15163963	EDI: RMSC.COM Dec 18 2019 08:04:00	Synchrony Bank/QCard, P.O. Box 530905, Atlanta, Georgia 30353-0905
15163964	+EDI: WTRRNBNK.COM Dec 18 2019 08:03:00	Target Card Services, P.O. Box 660170, Dallas, Texas 75266-0170
15163965	EDI: USBANKARS.COM Dec 18 2019 08:03:00	US Bank, P.O. Box 108, St. Louis , Missouri 63166-0108

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 19, 2019

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 17, 2019 at the address(es) listed below:

Francis E. Corbett on behalf of Joint Debtor Marlene A. Murrio fcorbett@fcorbettlaw.com, fcorbett7@gmail.com  
Francis E. Corbett on behalf of Debtor John H. Murrio fcorbett@fcorbettlaw.com, fcorbett7@gmail.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 5